

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Mark J. Malaczewski, Sr.  
 Vanessa S. Malaczewski  
 Debtors

Case No. 16-14363-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: PaulP  
 Form ID: 210U

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Jan 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2017.

db/jdb +Mark J. Malaczewski, Sr., Vanessa S. Malaczewski, 17 Crescent Lane,  
 Levittown, PA 19055-1621  
 13750342 +Aes/pheaafrn, Pob 61047, Harrisburg, PA 17106-1047  
 13750343 +Aqua Finance Inc, 1 Corporate Dr, Wausau, WI 54401-1724  
 13750344 +Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
 13768481 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 13750345 +Central Financial Control, PO Box 66044, Anaheim, CA 92816-6044  
 13750346 +Chase, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298  
 13750349 +Citibank/Best Buy, Centralized Bankruptcy/Citicorp Credit Se, PO Box 790040,  
 Saint Louis, MO 63179-0040  
 13750353 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 13750354 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558  
 13750357 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13750358 +Nissan Motor Acceptance Corp/Infinity Lt, NMAC/Attn: Bankruptcy, PO Box 660360,  
 Dallas, TX 75266-0360  
 13749325 Nissan-Infiniti LT, PO Box 660366 Dallas TX 75266-0366  
 13799854 +Office of UC Benefits Policy, Department of Labor & Industry, Office of Chief Counsel,  
 651 Boas Street, 10th Floor, Harrisburg, PA 17121-0751  
 13750359 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946,  
 Harrisburg, PA 17120-0946  
 13767261 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 13750362 Pennymac Loan Services, Attn: Bankruptcy, PO Box 514357, Los Angeles, CA 90051  
 13750363 +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495  
 13750364 +Revenue Recovery Corp, 7005 Middlebrook Pike, PO Box 50250, Knoxville, TN 37950-0250  
 13750365 +Trans Union Corporation, Public Records Department, 555 West Adams Street,  
 Chicago, IL 60661-3631  
 13798524 +U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PE, PHFA Loan Servicing Division,  
 211 North Front Street, Harrisburg, PA 17101-1466

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jan 19 2017 02:03:02 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 19 2017 02:02:41  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 19 2017 02:02:56 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/PDF: gecsedri@recoverycorp.com Jan 19 2017 01:55:17 Synchroly Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13775084 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 19 2017 01:55:05  
 Ashley Funding Services, LLC its successors and, assigns as assignee of Syndicated,  
 Office Systems, Inc., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 13750347 +E-mail/Text: ecf@ccpclaw.com Jan 19 2017 02:02:30 Cibik & Cataldo, P.C.,  
 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518  
 13750350 +E-mail/Text: bankruptcy@phila.gov Jan 19 2017 02:03:02 City Of Philadelphia,  
 Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102-1611  
 13750351 +E-mail/Text: bankruptcy@phila.gov Jan 19 2017 02:03:02 City of Philadelphia,  
 Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102-1504  
 13758933 E-mail/Text: mrdiscren@discover.com Jan 19 2017 02:02:30 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 13750352 +E-mail/Text: mrdiscren@discover.com Jan 19 2017 02:02:30 Discover Financial,  
 Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025  
 13750355 E-mail/Text: cio.bnccmail@irs.gov Jan 19 2017 02:02:33 I.R.S., P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 13750356 +E-mail/Text: vivian@interstatecredit.net Jan 19 2017 02:02:55 Intrst Ctc,  
 21 West Fornance S, Norristown, PA 19401-3300  
 13823821 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 19 2017 02:07:39  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 13750360 +E-mail/Text: blegal@phfa.org Jan 19 2017 02:02:48 Pa Housing Finance Age, PO Box 8029,  
 Harrisburg, PA 17105-8029  
 13750361 +E-mail/Text: blegal@phfa.org Jan 19 2017 02:02:48 Pa Housing Finance Agency, PO Box 8029,  
 Harrisburg, PA 17105-8029  
 13758819 E-mail/Text: bnc-quantum@quantum3group.com Jan 19 2017 02:02:36  
 Quantum3 Group LLC as agent for, Connexus Credit Union, PO Box 788,  
 Kirkland, WA 98083-0788  
 13771681 E-mail/PDF: rmscendi@recoverycorp.com Jan 19 2017 01:55:04  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

TOTAL: 17

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
13750348\* +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Pennymac Loan Services, LLC paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor Pennymac Loan Services, LLC paeb@fedphe.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
LEON P. HALLER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) lhaller@pkh.com, dmaurer@pkh.com  
MICHAEL A. CATALDO2 on behalf of Joint Debtor Vanessa S. Malaczewski ecf@ccpclaw.com, igotnotices@ccpclaw.com  
MICHAEL A. CATALDO2 on behalf of Debtor Mark J. Malaczewski, Sr. ecf@ccpclaw.com, igotnotices@ccpclaw.com  
MICHAEL A. CIBIK2 on behalf of Debtor Mark J. Malaczewski, Sr. ecf@ccpclaw.com, igotnotices@ccpclaw.com  
MICHAEL A. CIBIK2 on behalf of Joint Debtor Vanessa S. Malaczewski ecf@ccpclaw.com, igotnotices@ccpclaw.com  
THOMAS I. PULEO on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Mark J. Malaczewski, Sr. and Vanessa S.  
Malaczewski

Case No: 16-14363-jkf

Debtor(s)

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***CLERK'S NOTICE RE: PRESUMPTION OF ABUSE***

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

For The Court

Dated: 1/18/17

Timothy B. McGrath  
Clerk of Court